

## ABSTRACT

Systems and techniques are described for automatically obtaining loan workout decisions. One described system includes a network of personal computers connected into a network administered by a central server computer. Each personal computer in the network includes a network interface for transmitting borrower inputs to, and receiving outputs from, the server computer. Each personal computer in the network further includes display screens for receiving inputs from, and providing outputs to, a financially troubled borrower, including inputs and outputs relating to a proposed workout. The central server computer runs automatic workout decision analysis software and has access to electronically stored information relating to the financially troubled borrower and other information necessary to the decision analysis process. The central server computer transmits to the financially troubled borrower, automatically over the network, approval of the proposed workout if certain predefined parameters are met and, if the predefined parameters are not met, providing further instructions to the financially troubled borrower.